

In re Chafic J. Khabbaz & Christina M. Khabbaz Case No. 14-41662-FJB
Debtor (If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1049 Main Street Tewksbury, MA	Owner	H	395,000.00	Exceeds Value

Total ➤ 395,000.00

(Report also on Summary of Schedules.)

In re Chafic J. Khabbaz & Christina M. Khabbaz Case No. 14-41662-FJB
Debtor (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account - Bank of America Checking Account - TD Bank	W J	10.00 8.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household furnishings	J	3,000.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	J	1,000.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance Policy with cash value	J	Unknown
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Tewksbury Gas & Auto Service Inc. - 100%	W	Unknown

In re Chafic J. Khabbaz & Christina M. Khabbaz Case No. 14-41662-FJB
Debtor (If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.		Claims against Joseph Spinale	J	Unknown
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Ford Explorer 2001 BMW X5	W W	500.00 4,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

In re Chafic J. Khabbaz & Christina M. Khabbaz

Case No. 14-41662-FJB

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<div>32. Crops - growing or harvested. Give particulars.</div> <div>33. Farming equipment and implements.</div> <div>34. Farm supplies, chemicals, and feed.</div> <div>35. Other personal property of any kind not already listed. Itemize.</div>	<div>X</div> <div>X</div> <div>X</div>	<div>Lease with Super Petroleum Inc.</div>	<div>H</div>	<div>Unknown</div>
<div>0 continuation sheets attached</div> <div>Total</div>				<div>\$ 8,518.00</div>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Chafic J. Khabbaz & Christina M. KhabbazCase No. 14-41662-FJB

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ Check if debtor claims a homestead exemption that exceeds
\$155,675*.☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1998 Ford Explorer	(Wife)11 U.S.C. 522(d)(5)	500.00	500.00
2001 BMW X5	(Wife)11 U.S.C. 522(d)(2) (Wife)11 U.S.C. 522(d)(5)	3,450.00 550.00	4,000.00
Checking Account - Bank of America	(Wife)11 U.S.C. 522(d)(5)	10.00	10.00
Household furnishings	(Husb)11 U.S.C. 522(d)(3) (Wife)11 U.S.C. 522(d)(3)	1,500.00 1,500.00	3,000.00
Clothing	(Husb)11 U.S.C. 522(d)(3) (Wife)11 U.S.C. 522(d)(3)	500.00 500.00	1,000.00
Checking Account - TD Bank	(Husb)11 U.S.C. 522(d)(5)	8.00	8.00
	Total exemptions claimed:	8,518.00	

*Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form 6D) (12/07)In re Chafic J. Khabbaz & Christina M. Khabbaz,Case No. 14-41662-FJB

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.							
Ali Hamadi c/o Richardson & Tyler LLP 35 India Street Boston, MA 02110	H	Lien: Execution Security: 1049 Main Street, Tewksbury, MA		X	X	171,397.62	171,397.62 This amount based upon existence of Superior Liens
		VALUE \$ 395,000.00					
ACCOUNT NO.							
Brookline Bank c/o Kirk P. Rothemich, Esq. 98 N. Washington St. Suite 104 Boston, MA 02114	H	Lien: First Mortgage Security: 1049 Main Street Tewksbury, MA				225,000.00	0.00
		VALUE \$ 395,000.00					
ACCOUNT NO.							
Camile Khabbaz 9025 Sienna Moss Lane Riverview, FL 33578	H	Lien: Fifth Mortgage Security: 1049 Main Street, Tewksbury, MA		X	X	100,000.00	100,000.00 This amount based upon existence of Superior Liens
		VALUE \$ 395,000.00					
Subtotal (Total of this page)						\$ 496,397.62	\$ 271,397.62
Total (Use only on last page)						\$	\$

2 continuation sheets attached

(Report also on
Summary of Schedules)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

B6D (Official Form 6D) (12/07) – Cont.

In re Chafic J. Khabbaz & Christina M. Khabbaz,Case No. 14-41662-FJB

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		Lien: Execution Security: 1049 Main Street, Tewksbury, MA					
Hanscom Federal Credit Union c/o Frank J. Maier, Esq. 500 Main Street, Suite 580 Worcester, MA 01608	H					10,736.80	10,736.80 This amount based upon existence of Superior Liens
		VALUE \$ 395,000.00					
ACCOUNT NO.		Lien: Third Mortgage Security: 1049 Main Street Tewksbury, MA		X	X		
Joseph Spinale 1215 Main Street #104 Tewksbury, MA 01876	H					100,000.00	100,000.00 This amount based upon existence of Superior Liens
		VALUE \$ 395,000.00					
ACCOUNT NO.		Lien: Second Mortgage Security: 1049 Main Street Tewksbury, MA		X	X		
Kayrouz Petroleum, LLC c/o Alan M. Cohen, Esq. 550 Worcester Road Framingham, MA 01702	H					200,000.00	30,000.00 This amount based upon existence of Superior Liens
		VALUE \$ 395,000.00					
ACCOUNT NO.		Lien: Execution Security: 1049 Main Street, Tewksbury, MA					
Rice Oil Company, Inc. c/o Brannen Dunn & Stewart 367 Route 120, Suite B-2 Lebanon, NH 03766	H					132,584.75	132,584.75 This amount based upon existence of Superior Liens
		VALUE \$ 395,000.00					
ACCOUNT NO.		Lien: Fourth Mortgage Security: 1049 Main Street, Tewksbury, MA					
Steven Khabbaz 11 Westcott Circle Tewksbury, MA 01876	H					100,000.00	100,000.00 This amount based upon existence of Superior Liens
		VALUE \$ 395,000.00					
Subtotal (s)						\$ 543,321.55	\$
(Total(s) of this page)						\$	\$
(Use only on last page)							

Sheet no. 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims(Report also on
Summary of Schedules)
(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

B6D (Official Form 6D) (12/07) – Cont.

In re Chafic J. Khabbaz & Christina M. Khabbaz,

Case No. 14-41662-FJB

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	H	Lien: Real estate taxes				2,558.26	2,558.26
Town of Tewksbury Tax Collector 11 Town Hall Avenue Tewksbury, MA 01876		Security: 1049 Main Street, Tewksbury, MA					
		VALUE \$ 395,000.00					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					

Sheet no. 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal (s)	\$ 2,558.26	\$ 2,558.26
(Total(s) of this page)		
Total(s)	\$ 1,042,277.43	\$ 647,277.43
(Use only on last page)		

(Report also on
Summary of Schedules)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

B6E (Official Form 6E) (04/13)

In re Chafic J. Khabbaz & Christina M. Khabbaz,
Debtor

Case No. 14-41662-FJB
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

*Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/13) - Cont.

In re Chafic J. Khabbaz & Christina M. Khabbaz,
Debtor

Case No. 14-41662-FJB
(if known)

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/13) - Cont.

In re Chafic J. Khabbaz & Christina M. Khabbaz,
Debtor

Case No. 14-41662-FJB
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet) Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above..)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.		Consideration: Taxes						
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346						Unknown	Unknown	Unknown
ACCOUNT NO. 5867		Consideration: Sales tax						
Mass Department of Revenue Bankruptcy Unit PO Box 9564 Boston, MA 02114-9564	W					15,000.00	15,000.00	0.00
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 1 of 1 continuation sheets attached to Schedule of
Creditors Holding Priority Claims

Subtotal ➤ \$ 15,000.00 \$ 15,000.00 \$ 0.00
(Totals of this page)

Total ➤ \$ 15,000.00

(Use only on last page of the completed
Schedule E.) Report also on the Summary
of Schedules)

Totals ➤ \$ 15,000.00 \$ 0.00

(Use only on last page of the completed
Schedule E. If applicable, report also on
the Statistical Summary of Certain
Liabilities and Related Data.)

B6F (Official Form 6F) (12/07)

In re Chafic J. Khabbaz & Christina M. Khabbaz,Case No. 14-41662-FJB

Debtor

(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1333 American Express PO Box 1270 Newark, NJ 07101-1270	W	Consideration: Credit card debt				910.00
ACCOUNT NO. 9143 American Express PO Box 1270 Newark, NJ 07101-1270	W	Consideration: Credit card debt				2,288.00
ACCOUNT NO. Bank of America 4161 Piedmont Pkwy Greensboro, NC 27410	W	Consideration: Deficiency claim				Unknown
ACCOUNT NO. xxxx Bank of America c/o Midland Funding 8875 Aero Dr., Suite 200 San Diego, CA 92123	W	Consideration: Credit card debt				4,340.00
7 continuation sheets attached						Subtotal ➤ \$ 7,538.00
						Total ➤ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Chafic J. Khabbaz & Christina M. Khabbaz,
Debtor

Case No. 14-41662-FJB
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6xxx Bank of America PO Box 15019 Wilmington, DE 19886-5019	W	Consideration: Business debt				4,203.00
ACCOUNT NO. xxxx Capital One Bank c/o Midland Funding 8875 Aero Dr., Suite 200 San Diego, CA 92123	H	Consideration: Credit card debt				2,265.00
ACCOUNT NO. xxxx Capital One Bank PO Box 71083 Charlotte, NC 28272-1083	H	Consideration: Credit card debt				1,056.00
ACCOUNT NO. xxxx Citi Bank c/o Midland Funding 8875 Aero Dr., Suite 200 San Diego, CA 92123	W	Consideration: Credit card debt				962.00
ACCOUNT NO. 2xxx CitiFinancial 605 Munn Road E Fort Mill, SC 29715	W	Consideration: Credit card debt				1,362.00

Sheet no. 1 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 9,848.00

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Chafic J. Khabbaz & Christina M. Khabbaz,
Debtor

Case No. 14-41662-FJB
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0280 Comcast c/o Southwest Credit Systems 3120 International Pkwy #1100 Carrollton, TX 75007	W	Consideration: Utility Service				539.00
ACCOUNT NO. 3xxx Eddie Bauer/World Financial c/o Asset Acceptance PO Box 1630 Warren, MI 48090	W	Consideration: Credit card debt				1,127.00
ACCOUNT NO. Elias Israel 30 Fram Road Mansfield, MA 02048	H	Consideration: Loan				20,000.00
ACCOUNT NO. xxxx ExxonMobil/CitiBank PO Box 6497 Sioux Falls, SD 57117	W	Consideration: Credit card debt				741.00
ACCOUNT NO. 5494 GE Money Bank c/o Cavalry Portfolio Service 500 Summit Lake Drive Valhalla, NY 10595	W	Consideration: Credit card debt				891.00

Sheet no. 2 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 23,298.00

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Chafic J. Khabbaz & Christina M. Khabbaz,
DebtorCase No. 14-41662-FJB
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. xxxx	W	Consideration: Credit card debt				683.00	
GE Money Bank c/o Midland Funding 8875 Aero Dr., Suite 200 San Diego, CA 92123							
ACCOUNT NO. xxxx	W	Consideration: Credit card debt				2,107.00	
GE Money Bank c/o Midland Funding 8875 Aero Dr., Suite 200 San Diego, CA 92123							
ACCOUNT NO.	W	Consideration: Deficiency claim				Unknown	
Greenpoint Mortgage PO Box 21887 Eagan, MN 55121							
ACCOUNT NO. xxxx	J	Consideration: Business debt				9,449.00	
Hanscom Federal Credit Union 1610 Eglin Street Hanscom AFB, MA 01731							
ACCOUNT NO. 4140	J	Consideration: Business debt				1,430.00	
Heritage At Bedford Springs c/o Fair Collections & Outsourcing 12304 Baltimore Ave., Suite E Beltsville, MD 20705							
Sheet no. <u>3</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal	\$ 13,669.00
						Total	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Chafic J. Khabbaz & Christina M. Khabbaz,
Debtor

Case No. 14-41662-FJB
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7xxx Home Depot/CitiBank PO Box 6497 Sioux Falls, SD 57117	W	Consideration: Credit card debt				842.00
ACCOUNT NO. LVNV Funding PO Box 10497 Greenville, SC 29603	W	Consideration: Credit card debt				292.00
ACCOUNT NO. xxxx LVNV Funding PO Box 10497 Greenville, SC 29603	W	Consideration: Credit card debt				2,412.00
ACCOUNT NO. xxxx Macys PO Box 17759 Clearwater, FL 33762	W	Consideration: Credit card debt				1,036.00
ACCOUNT NO. 6465 Massachusetts Electric Co. c/o NCO Financial Services PO Box 17205 Wilmington, DE 19850	H	Consideration: Utility Services				173.00

Sheet no. 4 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 4,755.00

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Chafic J. Khabbaz & Christina M. Khabbaz,
DebtorCase No. 14-41662-FJB
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Merchants Advance LLC 475 Park Ave S, Floor 16 New York, NY 10016	H	Consideration: Business debt				24,645.00
ACCOUNT NO. National Grid Service Co. 300 Erie Blvd. W Syracuse, NY 13202	H	Consideration: Utility Services				172.00
ACCOUNT NO. 8xxx National Grid Service Co. 300 Erie Blvd. W Syracuse, NY 13202	W	Consideration: Utility Service				2,415.00
ACCOUNT NO. 1701 National Grid/Keyspan c/o Stevens Business Service 92 Bolt Street #1 Lowell, MA 01852	W	Consideration: Utility Service				2,146.00
ACCOUNT NO. xxxx Northern Leasing System 132 W 31st St. 14th Fl. New York, NY 10001	W	Consideration: Business debt				2,044.00

Sheet no. 5 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 31,422.00

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Chafic J. Khabbaz & Christina M. Khabbaz,
DebtorCase No. 14-41662-FJB
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Portfolio Recovery Associates c/o Howard Lee Schiff Law Offices PO Box 280245 East Hartford, CT 06128-0245	W	Consideration: Credit card debt Bob's Discount Furniture				1,412.90
ACCOUNT NO. Portfolio Recovery Associates c/o Howard Lee Schiff Law Offices PO Box 280245 East Hartford, CT 06128-0245	W	Consideration: Credit card debt HSBC Bank				871.66
ACCOUNT NO. Shields Imagin of Lowell c/o First Financial Resources 209 W Central St. Suite 107 Natick, MA 01760	W	Consideration: Medical bills				60.00
ACCOUNT NO. 0xxx SYNCB/GAP PO Box 965005 Orlando, FL 32896	W	Consideration: Credit card debt				427.00
ACCOUNT NO. xxxx SYNCB/Sams Club PO Box 965005 Orlando, FL 32896	W	Consideration: Credit card debt				395.00

Sheet no. 6 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 3,166.56

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Chafic J. Khabbaz & Christina M. Khabbaz,
Debtor

Case No. 14-41662-FJB
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxx Target National Bank c/o Midland Credit Management 8875 Aero Drive San Diego, CA 92123	W	Consideration: Credit card debt				6,232.00
ACCOUNT NO. TD Bank PO Box 1377 Lewiston, ME 04240	W	Consideration: Business debt				50,000.00
ACCOUNT NO. 5xxx Tewksbury Federal Credit Union 752 Main Street Tewksbury, MA 01876	W	Consideration: Deficiency claim				12,682.00
ACCOUNT NO. 5360 Villas at Old Concord c/o Fair Collections & Outsourcing 12304 Baltimore Ave., Suite E Beltsville, MD 20705	J	Consideration: Business debt				7,396.00
ACCOUNT NO. xxxx World Financial Network c/o Midland Funding 8875 Aero Dr., Suite 200 San Diego, CA 92123	W	Consideration: Credit card debt				739.00

Sheet no. 7 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 77,049.00

Total > \$ 170,745.56

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Chafic J. Khabbaz & Christina M. Khabbaz Case No. 14-41662-FJB
Debtor (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Super Petroleum Inc. 297 Quincy Avenue Braintree, MA 02184	Lease on nonresidential real property

In re Chafic J. Khabbaz & Christina M. Khabbaz Case No. 14-41662-FJB
Debtor (if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

Debtor 1 Chafic J. Khabbaz
First Name Middle Name Last Name

Debtor 2 Christina M. Khabbaz
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of MA

Case number 14-41662-FJB
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

☐ Employed
☒ Not employed

Occupation

Landlord

Employer's name

Employer's address

Number Street

City State ZIP Code

How long employed there?

Debtor 2 or non-filing spouse

☐ Employed
☒ Not employed

Disabled

Number Street

City State ZIP Code

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 0.00

\$ 0.00

3. Estimate and list monthly overtime pay.

3. + \$ 0.00

+ \$ 0.00

4. Calculate gross income. Add line 2 + line 3.

4. \$ 0.00

\$ 0.00

Chafic J. Khabbaz

14-41662-FJB

Debtor 1

First Name Middle Name Last Name

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	\$ 0.00	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: ;	5h. +\$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0.00	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 6,750.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 728.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: ;	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: Family contributions; Food Stamps	8h. +\$ 600.00	+ \$ 240.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 7,350.00	\$ 968.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 7,350.00	\$ 968.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: ;	11. + \$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ 8,318.00	
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 Chafic J. Khabbaz
First Name Middle Name Last Name

Debtor 2 Christina M. Khabbaz
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of MA

Case number 14-41662-FJB
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent

Dependent's relationship to Debtor 1 or Debtor 2

Granddaughter

Dependent's age

Does dependent live with you?

- ☐ No
- ☒ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form B 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

\$ 2,500.00

If not included in line 4:

4a. Real estate taxes

\$ 0.00

4b. Property, homeowner's, or renter's insurance

\$ 0.00

4c. Home maintenance, repair, and upkeep expenses

\$ 0.00

4d. Homeowner's association or condominium dues

\$ 0.00

Debtor 1 Chafic J. Khabbaz
First Name Middle Name Last Name

Case number (if known) 14-41662-FJB

		Your expenses	
5.	Additional mortgage payments for your residence , such as home equity loans	5.	\$ 0.00
6.	Utilities:		
6a.	Electricity, heat, natural gas	6a.	\$ 150.00
6b.	Water, sewer, garbage collection	6b.	\$ 100.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 200.00
6d.	Other. Specify: <u>Cell phones</u>	6d.	\$ 120.00
7.	Food and housekeeping supplies	7.	\$ 275.00
8.	Childcare and children's education costs	8.	\$ 0.00
9.	Clothing, laundry, and dry cleaning	9.	\$ 20.00
10.	Personal care products and services	10.	\$ 10.00
11.	Medical and dental expenses	11.	\$ 60.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ 100.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ 60.00
14.	Charitable contributions and religious donations	14.	\$ 0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a.	Life insurance	15a.	\$ 190.00
15b.	Health insurance	15b.	\$ 80.00
15c.	Vehicle insurance	15c.	\$ 150.00
15d.	Other insurance. Specify: _____	15d.	\$ 0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$ 0.00
17.	Installment or lease payments:		
17a.	Car payments for Vehicle 1	17a.	\$ 0.00
17b.	Car payments for Vehicle 2	17b.	\$ 0.00
17c.	Other. Specify: _____	17c.	\$ 0.00
17d.	Other. Specify: _____	17d.	\$ 0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$ 0.00
19.	Other payments you make to support others who do not live with you. Specify: _____	19.	\$ 0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a.	Mortgages on other property	20a.	\$ 0.00
20b.	Real estate taxes	20b.	\$ 0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$ 0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$ 0.00
20e.	Homeowner's association or condominium dues	20e.	\$ 0.00

Debtor 1 Chafic J. Khabbaz
First Name Middle Name Last Name

Case number (if known) 14-41662-FJB

21. **Other.** Specify: Investment property 21. **+\$** 4,237.54

22. **Your monthly expenses.** Add lines 4 through 21.
The result is your monthly expenses. 22. **\$** 8,252.54

23. **Calculate your monthly net income.** 23a. **\$** 8,318.00
23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23b. Copy your monthly expenses from line 22 above. 23b. **-\$** 8,252.54

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*. 23c. **\$** 65.46

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: